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Case 09-11422 Doc 1 Filed 03/31/09 Entered 03/31/09 16:56:48 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 44

	United States Bankruptcy Court Northern District of Illinois				Voluntary Petition		
Name of Debtor (if individual, enter Last, First, I Gatz, Tina J.				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 2297	er I.D. (ITIN) No./Complete E		N Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. and Street, City, a 11 Hawthorne Road	and State)	Street Add	Street Address of Joint Debtor (No. and Street, City, and State				
Barrington Hills, IL	ZIPCODE 60010				ZIPCODE		
County of Residence or of the Principal Place of Cook	Business:	County of	Residence or of the Principal P	lace of Business:			
Mailing Address of Debtor (if different from stre	et address):	Mailing A	address of Joint Debtor (if differ	ent from street ad	dress):		
	ZIDCODE				ZIPCODE		
Location of Principal Assets of Business Debtor	ZIPCODE	a hove):			ZIPCODE		
Location of Finicipal Assets of Business Deotor					ZIPCODE		
Type of Debtor (Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank			nkruptcy Code Un is Filed (Check Chapter 15 P Recognition Main Proceed Chapter 15 P Recognition Nonmain Pro	one box) etition for of a Foreign ding etition for of a Foreign		
	Other Tax-Exempt En (Check box, if appli Debtor is a tax-exempt o under Title 26 of the Uni Code (the Internal Rever	cable) rganization ted States	Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Debts are primar business debts				
	Filing Fee (Check one box)			Debtors			
Full Filing Fee attached Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006 Filing Fee waiver requested (applicable to chattach signed application for the court's consideration.	on certifying that the debtor is to (b). See Official Form No. 3A apter 7 individuals only). Mus	chanable Ch	Debtor is a small business as d Debtor is not a small business neck if: Debtor's aggregate nonconting owed to insiders or affiliates) a neck all applicable boxes A plan is being filed with this Acceptances of the plan were s more classes, in accordance with	as defined in 11 Ugent liquidated delare less than \$2,19 petition. solicited prepetition	J.S.C. § 101(51D) ots (excluding debts 10,000		
Statistical/Administrative Information Debtor estimates that funds will be available for dist					THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		es paid, there wi	ll be no funds available for				
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000			
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	1 \$50,000,00 to \$100 million	1 \$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion			
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 to \$1 million	\$1,000,001 \$10,000,000 to \$10 to \$50 million million	1 \$50,000,000 to \$100 million	1 \$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion			

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Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debtor(s): Tina J. Gatz			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)	<u> </u>		
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Exhib			
(To be completed i	if debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar			
10K and 10Q) with	h the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
 		//X T. Mana	341. 21. 2000		
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	March 31, 2009 Date		
l _	Exhive or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	lbit C d to pose a threat of imminent and identifiable h	arm to public health or safety?		
Exhibit D	I by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)		
·		arding the Debtor - Venue			
ಠ	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.		
	There is a bankruptcy case concerning debtor's affiliate, ş	general partner, or partnership pending in this D	District.		
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ted States but is a defendant in an action or proc	eeding [in federal or state		
	Certification by a Debtor Who Resi (Check all ap	ides as a Tenant of Residential Propoplicable boxes)	erty		
	Landlord has a judgment for possession of debtor's resident	•)		
	(Name of I	landlord that obtained judgment)			
_	(Address	of landlord)			
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for				
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

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Case 09-11422 Doc 1 Filed 03/31/09	Entered 03/31/09 16:56:48 Desc Main		
B1 (Official Form 1) (1/08) Document	Page 3 of 44 Page 3		
Voluntary Petition (This page must be completed and filed in every eggs)	Name of Debtor(s):		
(This page must be completed and filed in every case)	Tina J. Gatz		
	atures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Tina J. Gatz Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)		
X Signature of Joint Debtor Telephone Number (If not represented by attorney) March 31, 2009 Date	(Printed Name of Foreign Representative) (Date)		
Signature of Attorney*			
X /s/ James T. Magee Signature of Attorney for Debtor(s) JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s) Magee, Negele & Associates, P.C. Firm Name 444 North Cedar Lake Road Address Round Lake, Illinois 60073	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
_(847) 546-0055	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Telephone Number March 31, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11		
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Tina J. Gatz	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tina J. Gatz
TINA J. GATZ

Date: ____March 31, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Debtor

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SCHEDULE A - REAL PROPERTY

Case No. .

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence	Joint Tenancy		550,000.00	425,370.00
11 Hawthorne Road Barrington Hills, Illinois				
Rental Property 706 Baldwin	Joint Tenancy		350,000.00	393,247.00
Palatine, Illinois				
		. `	900.000.00	

Desc Main

(If known)

(Report also on Summary of Schedules.)

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Desc Main

		Document
In re	Tina J. Gatz	

Debtor

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

		o not disclose the child's hame. See, 11 U.S.C. § 112 and Fed. R. Bain		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money [Fifth Third Bank]		1,550.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Chairs, Television, Lamp and Bedroom Set Washer, Dryer and Kitchen Utensils Two Stoves, 2 Refrigerators and 2 Microwaves		450.00 225.00 650.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		1,000.00
7. Furs and jewelry.		Jewelry		250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Profit Sharing (Home Depot) 401k Plan (Home Depot)		2,960.00 15,600.00

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In re	Tina J. Gatz		Case No	
		Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		Home Depot Stock Sale		2,700.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1974 Chevrolet Corvette (50,000 miles) [Disassembled] [Joint]		500.00
		1974 Porsche 911 (87,000 miles) [Joint]		8,000.00
26. Boats, motors, and accessories.		1984 Alumacraft Boat and Trailer		1,000.00

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In re	Tina J	. Gatz

Debtor

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY DESCRIPTION AND LOCATION OF PROPERTY United the component formshipe, and supplies. Z. Alternal and accessories. Z. Alternal and accessories. Z. Metainery, Gausses, opiquent, and supplies and su			(Communion sheet)		
27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. X 29. Machinery, fixtures, equipment, and supplies used in business. X X X X X 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed, itemize.	TYPE OF PROPERTY	O N	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	WITHOUT DEDUCTING ANY SECURED CLAIM
28. Office equipment, furnishings, and supplies. 29. Machinery, Catures, equipment, and supplies used in busines. 30. Inventory. 31. Animals. 32. Crops- growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.			[Joint - Not in Debtor's Possession]		
29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Hemize.	27. Aircraft and accessories.	X			
supplies used in business. 30. Inventory. X 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	28. Office equipment, furnishings, and supplies.	X			
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. X	29. Machinery, fixtures, equipment, and supplies used in business.	X			
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	30. Inventory.				
particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	31. Animals.				
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	32. Crops - growing or harvested. Give particulars.	X			
35. Other personal property of any kind not already listed. Itemize.	33. Farming equipment and implements.				
already listed. Itemize.	34. Farm supplies, chemicals, and feed.				
0 continuation sheets attached Total \$ 34,885,00	already listed. Itemize.	A			
			0 continuation sheets attached Tot	al	\$ 34,885.00

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In re	Tina J. Gatz	Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

(
	11 U.S.C. § 522(b)(2)	

11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	15,000.00	550,000.00
Rental Property	735 ILCS 5/12-1001(b)	0.00	350,000.00
Deposits of Money [Fifth Third Bank]	735 ILCS 5/12-1001(b)	1,550.00	1,550.00
Chairs, Television, Lamp and Bedroom Set	735 ILCS 5/12-1001(b)	20.00	450.00
Washer, Dryer and Kitchen Utensils	735 ILCS 5/12-1001(b)	10.00	225.00
Two Stoves, 2 Refrigerators and 2 Microwaves	735 ILCS 5/12-1001(b)	10.00	650.00
Wearing Apparel	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Jewelry	735 ILCS 5/12-1001(b)	20.00	250.00
Profit Sharing (Home Depot)	735 ILCS 5/12-1006	2,960.00	2,960.00
401k Plan (Home Depot)	735 ILCS 5/12-1006	15,600.00	15,600.00
1974 Chevrolet Corvette (50,000 miles) [Disassembled]	735 ILCS 5/12-1001(b)	0.00	500.00
1974 Porsche 911 (87,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	8,000.00
1984 Alumacraft Boat and Trailer	735 ILCS 5/12-1001(b)	0.00	1,000.00
Home Depot Stock Sale	735 ILCS 5/12-1001(b)	2,390.00	2,700.00

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B6D (Official Form 6D) (12/07)

In re	Tina J. Gatz		Case No	
	I	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7358			Lien: First Mortgage					
ABN AMRO Mortgage Group 2600 West Big Beaver Road Troy, MI 48084	X		Security: 11 Hawthorne Road, Barrington Hills, Illinois				309,154.00	0.00
			VALUE \$ 550,000.00	ł				
ACCOUNT NO. 1664								
Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068							Notice Only	Notice Only
			VALUE\$ 0.00					
ACCOUNT NO. 2299			Lien: Second Mortgage					
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	X		Security: 706 Baldwin, Palatine, Illinois			X	34,000.00	0.00
			VALUE \$ 350,000.00	ł				
1 continuation sheets attached	•	-	(Total o	Sub	tota	¹ >	\$ 343,154.00	\$ 0.00
			(Use only o	7	[otal	 ▶	\$	\$
			(Osc only o	IU	Pu	5071		(TC 1: 11

(Report also on (If applicable, reposummary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re	Tina J. Gatz			Case No.		
		Debtor	,		(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1664 Bank Of America 475 Crosspoint Parkway Getzville, NY 14068	Х		Lien: First Mortgage Security: 706 Baldwin, Palatine, Illinois VALUE \$ 350,000.00				271,666.00	0.00
ACCOUNT NO. 2299 Bank Of America Attn: Bankruptcy NC4-105-02-99 P. O. Box 26012 Greensboro, NC 27410			VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 0117 LaSalle National Bank 135 South LaSalle Street Chicago, IL 60603	X		Lien: Second Mortgage Security: 11 Hawthorne Road, Barrington Hills, Illinois VALUE \$ 550,000.00				116,216.00	0.00
ACCOUNT NO. 0117 LaSalle National Bank Attn: Bankruptcy 5501 South Kedzie Avenue Chicago, IL 60621			VALUE\$ 0.00				Notice Only	Notice Only
ACCOUNT NO.			VALUE \$					
Sheet no. $\frac{1}{2}$ of $\frac{1}{2}$ continuation sheets attached Schedule of Creditors Holding Secured Claims	to		Su (Total(s) o (Use only o	T	s pa otal	ge) (s) ge)	\$ 387,882.00 \$ 731,036.00 (Report also on	\$ 0.00 \$ 0.00 (If applicable, repo

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B6E (Official Form 6E) (12/07)

In reTina J. Gatz	, Case No (if known)
SCHEDULE E - CREDITORS H	OLDING UNSECURED PRIORITY CLAIMS
unsecured claims entitled to priority should be listed in this s address, including zip code, and last four digits of the account	arately by type of priority, is to be set forth on the sheets provided. Only holders of chedule. In the boxes provided on the attached sheets, state the name, mailing it number, if any, of all entities holding priority claims against the debtor or the on. Use a separate continuation sheet for each type of priority and label each with
the debtor chooses to do so. If a minor child is a creditor, sta	tor has with the creditor is useful to the trustee and the creditor and may be provided if te the child's initials and the name and address of the child's parent or guardian, such as e the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
entity on the appropriate schedule of creditors, and complete both of them or the marital community may be liable on each Joint, or Community." If the claim is contingent, place an "X	e jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, a claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, " in the column labeled "Contingent." If the claim is unliquidated, place an "X" I, place an "X" in the column labeled "Disputed." (You may need to place an "X" in
	ox labeled "Subtotals" on each sheet. Report the total of all claims listed on this completed schedule. Report this total also on the Summary of Schedules.
	d on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all ox labeled "Totals" on the last sheet of the completed schedule. Individual debtors with cal Summary of Certain Liabilities and Related Data.
<u> </u>	isted on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all ne box labeled "Totals" on the last sheet of the completed schedule. Individual debtors atistical Summary of Certain Liabilities and Related

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Tina J. Gatz	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fish	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $$2,425*$ for deposits for the purchase, lease, o that were not delivered or provided. 11 U.S.C. $$507(a)(7)$.	r rental of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local go	vernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository In	stitution
Claims based on commitments to the FDIC, RTC, Director of the Office of	of Thrift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors U.S.C. § 507 (a)(9).	, to maintain the capital of an insured depository institution. 11
C.D.C. 3 307 (a)(7).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	1
Claims for death or personal injury resulting from the operation of a mot	or vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	or remote of respect white the decisi was mismediced from doing
* Amounts are subject to adjustment on April 1, 2010, and every three years	thereafter with respect to cases commenced on or after the date of
adjustment.	1

0 ___ continu

_ continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	Tina J. Gatz		, Case No	
		Debtor	,	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8463 Bank Of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420							Notice Only
ACCOUNT NO. 8463 Bank Of America P. O. Box 17054 Wilmington, DE 19884			Balance on Account				9,388.00
ACCOUNT NO. 2265 Chase 800 Brooksedge Boulevard Westerville, OH 43081			Balance on Account				16,219.00
ACCOUNT NO. 2265 Chase Attn: Bankruptcy Dept P. O. Box 100018 Kennesaw, GA 30156							Notice Only
continuation sheets attached		0		Subt T	otal otal		\$ 25,607.00 \$ 25,607.00

Summary of Certain Liabilities and Related Data.)

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the Statistical

Case 09-11422 B6G (Official Form 6G) (12/07)	Do
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In re	Tina J. Gatz	Case No.	
	Dobtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Robert and Christine Meehan	Palatine Lease [706 East Baldwin]

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In re	Tina J. Gatz	Case No.	
•	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

btors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

In re	Tina J. Gatz	Coco		
	Debtor	— Case —	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEPENDENTS OF DEBTOR AND SPOUSE

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): No dependents	AGE(S):	
Employment:	DEBTOR	SPOUSE	
Occupation	Painter		
Name of Employer	Union Painter		
How long employed			
Address of Employer	Chicago, Illinois	N.A.	
NCOME: (Estimate of avo	erage or projected monthly income at time case filed)	DEBTOR	SPOUSE
Monthly gross wages, s	-	\$4,300.00_	\$N.A
(Prorate if not paid n Estimated monthly over		\$ 0.00	\$N.A.
•	iii	\$ 4,300.00	\$N.A
SUBTOTAL LESS PAYROLL DEDI	UCTIONS	φ4,500.00	φ1\.A.
a. Payroll taxes and sb. Insurancec. Union Dues		\$ 800.00 \$ 0.00 \$ 127.92 \$ 0.00	\$ N.A \$ N.A \$ N.A \$ N.A
SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$927.92	\$N.A
. TOTAL NET MONTH	LY TAKE HOME PAY	\$3,372.08	\$N.A
Regular income from o	peration of business or profession or farm	\$0.00	\$N.A
(Attach detailed stateme	•	\$1,850.00	\$ N.A
Income from real prope Interest and dividends	rrty	\$	\$ <u>N.A</u> \$ <u>N.A</u>
	ce or support payments payable to the debtor for the lependents listed above.	\$0.00	\$N.A
. Social security or other	-	\$	\$N.A
. Pension or retirement		\$0.00	\$N.A
Other monthly income (Specify)		\$\$	\$ <u>N.A</u>
		\$	\$N.A
. SUBTOTAL OF LINE	S 7 THROUGH 13	\$1,850.00	\$N.A
. AVERAGE MONTHL	Y INCOME (Add amounts shown on Lines 6 and 14)	\$5,222.08	\$N.A
. COMBINED AVERAGE from line 15)	GE MONTHLY INCOME (Combine column totals	\$	5,222.08

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Employment is by Union Assignment and is irregular and uncertain; last weekly pay was \$590 gross.

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		Document	Page 20 of 44	

Doo	cument Page 20 of 44	
In re Tina J. Gatz	Case No	
Debtor	Case No(if kn	nown)
SCHEDULE J - CURRENT EX	XPENDITURES OF INDIVIDU	AL DEBTOR(S)
	e or projected monthly expenses of the debtor and the	
filed. Prorate any payments made biweekly, quarterly, sem calculated on this form may differ from the deductions from	ni-annually, or annually to show monthly rate. The av	
Check this box if a joint petition is filed and debtor's labeled "Spouse."	spouse maintains a separate household. Complete a se	eparate schedule of expenditures
Rent or home mortgage payment (include lot rented for mo	bbile home)	\$2,100.00
	′es No √	,
b. Is property insurance included?	/es No √	
2. Utilities: a. Electricity and heating fuel	•	\$275.00
b. Water and sewer		\$0.00
c. Telephone		\$0.00_
d. Other Garbage		\$40.00
3. Home maintenance (repairs and upkeep)		\$100.00
4. Food		\$375.00
5. Clothing		\$100.00
6. Laundry and dry cleaning		\$50.00
7. Medical and dental expenses		\$50.00
8. Transportation (not including car payments)		\$650.00
9. Recreation, clubs and entertainment, newspapers, magazine	es, etc.	\$100.00
10.Charitable contributions		\$0.00_
11.Insurance (not deducted from wages or included in home r	mortgage payments)	
a. Homeowner's or renter's		\$127.50_
b. Life		\$0.00
c. Health		\$308.00
d.Auto		\$0.00
e. Other_		\$
12. Taxes (not deducted from wages or included in home mort	tgage payments)	
(Specify) Real Estate Taxes		\$366.67
13. Installment payments: (In chapter 11, 12, and 13 cases, do	o not list payments to be included in the plan)	
a. Auto	• •	\$0.00
b. Other <u>Second Mortgage</u>		Φ.
c. Other First and Second Mortgage on Rent		\$ 2,625.00
14. Alimony, maintenance, and support paid to others	1 7	\$
15 Payments for support of additional dependents not living	at your home	\$ 300.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Debtor supports mother (approx. \$300/Mo.) for living assistance.

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCOME

17. Other <u>Bankruptcy Attorneys Fees</u>

a. Average monthly income from Line 15 of Schedule I	y	5,222.08
b. Average monthly expenses from Line 18 above	\$	8,567.17
	ф	2 245 00

c. Monthly net income (a. minus b.)

-3,345.09

0.00

200.00

8,567.17

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re		Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 900,000.00		
B – Personal Property	YES	3	\$ 34,885.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 731,036.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 25,607.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,222.08
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 8,567.17
тот	ral.	14	\$ 934,885.00	\$ 756,643.00	

Official Form 9- Strate Symmetry (FAMO) 03/31/09 Entered 03/31/09 16:56:48 Desc Main United States Barry Court Northern District of Illinois

In re	Tina J. Gatz		Case No.	
		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 5,222.08
Average Expenses (from Schedule J, Line 18)	\$ 8,567.17
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,418.00

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 25,607.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 25,607.00

Tina	J.	Gat

In re __

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Case No. ___ Debtor

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY O	OF PERJURY	BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing are true and correct to the best of my knowledge, information, and belief.	summary and	schedules, consisting of16 sheets, and that they
Date March 31, 2009	Signature:	/s/ Tina J. Gatz
		Debtor:
Date	Signature:	Not Applicable
	Signature.	(Joint Debtor, if any)
	-	t case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BA		
I declare under penalty of perjury that: (1) I am a bankruptcy petition precompensation and have provided the debtor with a copy of this document and 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pure by bankruptcy petition preparers, I have given the debtor notice of the maxim accepting any fee from the debtor, as required by that section.	d the notices a suant to 11 U.:	nd information required under 11 U.S.C. §§ 110(b), S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any,		ial Security No. 1 by 11 U.S.C. § 110.)
of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address		
who signs this document.	,	
Address		
XSignature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepared or assisted in prep	paring this docum	
		,
If more than one person prepared this document, attach additional signed sheets conforming	g to the appropric	ate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal R 18 U.S.C. § 156.	Rules of Bankruptc	Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PERJURY ON B	BEHALF OF A	A CORPORATION OR PARTNERSHIP
I, the [the president or other of	officer or an a	uthorized agent of the corporation or a member
or an authorized agent of the partnership] of the		
in this case, declare under penalty of perjury that I have read the foregoing su shown on summary page plus 1), and that they are true and correct to the best	-	
Date Si	ignature:	
		t or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation		

Case 09-11422 B7 (Official Form 7) (12/07)

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UNITED STATES BANKAUPTCY COURT

Northern District of Illinois

In Re	Tina J. Gatz	Case No
_		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

${\bf 1.}\ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2009	\$13,099.00	Employment/Operation of Business (Gross)
2008	\$65,755.00	Employment/Operation of Business (Gross)
2007	\$54,694.00	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 \$4,810.00 Rental Income and Sale of Stock

2008 \$ 6,450.00 Rental Income

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Bankruptcy Correspondence P. O. Box 15298 Wilmington, DE 19850	monthly	\$300-\$400	\$16,219.00
Health Insurance	monthly	\$308.00	
Palatine Animal Hospital		\$1,000.00	

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None M

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,900.00 James T. Magee Payor: Debtor

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Kevin at Waukegan Tire July, 2008 1998 Dodge Grand Caravan Relationship: None \$500.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Chase Bank January, 2009

Closing Balance: \$ zero

LaSalle Bank September, 2008

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW

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None	SITE NAME AND ADDRESS	NAME	E AND ADDRESS ERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	Law with respect to v	which the debtor		g settlements or orders, under te the name and address of t	
	NAME AND ADDR OF GOVERNMENTAL		DOCKET NUMB	ER STA	TUS OR DISPOSITION
	18. Nature, location ar	nd name of busines	ss		
None	businesses, and begi	nning and endin	g dates of all businesse	es, taxpayer identification nues in which the debtor was sole proprietorship, or was	an officer, director,
	trade, profession, or commencement of th	other activity is case, or in wh	either full- or part-tim	e within six years immed percent or more of the votin of this case.	liately preceding the g or equity securities
	trade, profession, or commencement of th within the six years in If the debtor is a parti and beginning and er	other activity is case, or in wh mmediately prece mership, list the nading dates of all	either full- or part-tim ich the debtor owned 5 ding the commencement ames, addresses, taxpaye businesses in which the	percent or more of the votin	g or equity securities ture of the businesses, ned 5 percent or more
	trade, profession, or commencement of th within the six years in If the debtor is a partiand beginning and er of the voting or equit. If the debtor is a comment of the debtor is a com	other activity is case, or in wh mmediately prece nership, list the nading dates of all y securities, with corporation, list nating and ending	either full- or part-tim ich the debtor owned 5 p ding the commencement ames, addresses, taxpaye businesses in which the in the six years immedia the names, addresses, g dates of all businesses	percent or more of the votin of this case. or identification numbers, nat debtor was a partner or own	g or equity securities ture of the businesses, ned 5 percent or more ement of this case. mbers, nature of the a partner or owned 5
NAM	trade, profession, or commencement of the within the six years in the debtor is a partial and beginning and error of the voting or equity. If the debtor is a debusinesses, and begin percent or more of the of this case.	other activity is case, or in whommediately precedership, list the number of all y securities, with corporation, list maining and ending e voting or equity DIGITS OF CURITY OR DIVIDUAL R-I.D. NO.	either full- or part-tim ich the debtor owned 5 p ding the commencement ames, addresses, taxpaye businesses in which the in the six years immedia the names, addresses, g dates of all businesses	percent or more of the votin of this case. or identification numbers, nat debtor was a partner or own tely preceding the commenc taxpayer identification numbers in which the debtor was a	g or equity securities ture of the businesses, ned 5 percent or more ement of this case. mbers, nature of the a partner or owned 5 g the commencement

ADDRESS

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NAME

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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List the name and address of the person having possession of the records of each of the two inventories

If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other

DATE AND PURPOSE

OF WITHDRAWAL

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

AMOUNT OF MONEY OR

DESCRIPTION AND

VALUE OF PROPERTY

21. Current Partners, Officers, Directors and Shareholders None If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. X NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. \boxtimes NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders None If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. \boxtimes DATE OF WITHDRAWAL **NAME ADDRESS** None If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. M TITLE NAME AND ADDRESS DATE OF TERMINATION 23. Withdrawals from a partnership or distribution by a corporation

perquisite during one year immediately preceding the commencement of this case.

None

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None

NAME & ADDRESS OF

RECIPIENT, RELATIONSHIP

TO DEBTOR

M

reported in a., above.

DATE OF INVENTORY

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24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

March 31, 2009

Signature of Debtor

/s/ Tina J. Gatz

TINA J. GATZ

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____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bar	nkruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).
If the bankruptcy petition preparer is not an individual partner who signs this document.	l, state the name, title (if any), address, and so	cial security number of the officer, principal, responsible person, or
Address		
X Signature of Rankruptov Patition Pranarar		 Date
Signature of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

Document

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Tina J. Gatz			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: ABN AMRO Mortgage Group	Describe Property Securing Debt: Residence
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Decrease in (I I I)	
Property is (check one): Claimed as exempt	Not claimed as exempt
Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name: LaSalle National Bank	Describe Property Securing Debt: Residence
Property will be (check one):	
☐ Surrendered	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	•
Property is (check one):	N
Claimed as exempt	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Proper	ty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
1continuation sheets attached (if any)	
ommution sheets attached (y any)	
	hat the above indicates my intention as to	
Estate securing debt and/or personal	l property subject to an unexpired lease.	•
Date: March 31, 2009	/s/ Tina J. Gatz	
	Signature of Debtor	
	Signature of Joint Debt	cor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3		
Creditor's Name: Bank of America	Describe Property Securing Debt: Rental Property	
Property will be (check one):		
☐ Surrendered 1 Retained		
If retaining the property, I intend to (check at least one):		
▼ Redeem the property		
☐ Reaffirm the debt		
Other. Explain	(for example, avoid l	ien
using 11 U.S.C.§522(f)).		
Property is (check one): Claimed as exempt	Not claimed as exempt	
Property No: 4		
Creditor's Name: Bank of America	Describe Property Securing Debt: Rental Property	
Property will be (check one):		
☐ Surrendered 1 Retained		
If retaining the property, I intend to (check at least one):		
Redeem the property		
☐ Reaffirm the debt		
Other. Explain	(for example, avoid l	ien
using 11 U.S.C.§522(f)).		
Property is (check one): Claimed as exempt	Not claimed as exempt	

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Tina J. Gatz	X/s/ Tina J. Gatz March 31, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Tina J. Gatz	Chapter 7
<u>VERIFICATIO</u>	N OF MAILING MATRIX
The above-named Debtor(s) hereby true and correct to the best of my (or	verifies that the attached list of creditors is ur) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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ABN AMRO Mortgage Group 2600 West Big Beaver Road Troy, MI 48084 LaSalle National Bank Attn: Bankruptcy 5501 South Kedzie Avenue Chicago, IL 60621

Bank America Attn: Bankruptcy Dept 475 Crosspoint Parkway Getzville, NY 14068 Robert and Christine Meehan

Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410

Bank Of America 475 Crosspoint Parkway Getzville, NY 14068

Bank Of America Attn: Bankruptcy NC4-105-02-99 P. O. Box 26012 Greensboro, NC 27410

Bank Of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420

Bank Of America P. O. Box 17054 Wilmington, DE 19884

Chase 800 Brooksedge Boulevard Westerville, OH 43081

Chase Attn: Bankruptcy Dept P. O. Box 100018 Kennesaw, GA 30156

LaSalle National Bank 135 South LaSalle Street Chicago, IL 60603

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United States Bankruptcy Court Northern District of Illinois

	n re Tina J. Gatz	Case No
		Chapter
Ι	Debtor(s)	
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY FOR DEBTOR
а	nd that compensation paid to me within one year before	6(b), I certify that I am the attorney for the above-named debtor(s) e the filing of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follow s:
F	or legal services, I have agreed to accept	\$\$\$\$
Р	Prior to the filing of this statement I have received	\$\$\$\$
В	Balance Due	\$\$29.00
٦	The source of compensation paid to me was:	
	▼ Debtor	
7	The source of compensation to be paid to me is:	
	Debtor Other (specify)	
	I have not agreed to share the above-disclosed cor ates of my law firm.	mpensation with any other person unless they are members and
my l		ensation with a other person or persons who are not members or associates of the names of the people sharing in the compensation, is attached.
-		render legal service for all aspects of the bankruptcy case, including:
	•	ering advice to the debtor in determining whether to file a petition in bankruptcy;
	c. [Other provisions as needed]	ement for payment of Balance Due, representation of the Debtor at the
	ting of creditors and confirmation hearing, and an	
S.	By agreement with the debtor(s), the above-disclosed	fee does not include the following services:
	By agreement with the debtor(s), the above-disclosed resentation of the debtor in adversary proceedings	g and a second s
	, ,	g and a second s
	, ,	g and a second s
	, ,	g .
	, ,	g .
	, ,	g .
	, ,	g .
	resentation of the debtor in adversary proceedings	s and other contested bankruptcy matters. CERTIFICATION
	I certify that the foregoing is a complete statement debtor(s) in the bankruptcy proceeding.	S and other contested bankruptcy matters. CERTIFICATION nt of any agreement or arrangement for payment to me for representation of the
6. Repi	resentation of the debtor in adversary proceedings I certify that the foregoing is a complete statemen	s and other contested bankruptcy matters. CERTIFICATION

Name of law firm

Case 09-11422 Dog NITE 15 d PA/PL 08 A NEATHER PA 03/21/09 16:56:48 Desc Main NORTHERN DISTRICT OF PLANOIS

EASTERN DIVISION

IN RE	:)	Chapter 7	
Tina	a J. Gatz)	Bankruptcy Case	No.
)		
	Debtor(s).		
		DECLARATION REGARDIN Signed by Debtor(s) or Co		
		To Be Used When Filin		
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:
	, the und informa provided attorney I(we) un	Fina J. Gatz and dersigned debtor(s), corporate officer, partner, or a tion I(we) have given my (our)attorney, including d in the electronically filed petition, statements, as a sending the petition, statements, schedules, and the third derstand that this DECLARATION must be filed the time to file this DECLARATION will cause this cannot be sentenced by the cannot be sen	correct social securi nd schedules is true a his DECLARATION with the Clerk in add	ty number(s) and the information and correct. I(we) consent to my(our) to the United States Bankruptcy Court. dition to the petition. I(we) understand
B.		checked and applicable only if the petition marily consumer debts and who has (or he		
		I(we) am(are) aware that I(we) may proceed und I(we) understand the relief available under each and I(we) request relief in accordance with chap	such chapter; I(we) c	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.			
	Signatur	re:	Signature:	
		(Debtor or Corporate Officer, Partner or Membe	r)	(Joint Debtor)